

In re:  
Elease C Gindraw  
Debtor

Case No. 19-15948-amc  
Chapter 13

District/off: 0313-2  
Date Rcvd: Dec 13, 2024

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 13

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2024:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Elease C Gindraw, 1247 Orthodox Street, Philadelphia, PA 19124-3132
14398675	+ Jefferson Law, LLC, BNY Mellon Center, 1735 Market Street, Suite 3750, Philadelphia, PA 19103-7532

**TOTAL: 2**

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	Email/Text: megan.harper@phila.gov	Dec 14 2024 00:02:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14492845	Email/Text: BKBCNMAIL@carringtonms.com	Dec 14 2024 00:01:00	WILMINGTON SAVINGS, CARRINGTON MTG SERV, 1600 S. DOUGLASS RD., ANAHEIM, CA 92806
14561510	Email/Text: BKBCNMAIL@carringtonms.com	Dec 14 2024 00:01:00	Wilmington Savings Fund Society, FSB, as trustee o, Bankruptcy Dept, 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806
14453452	Email/Text: megan.harper@phila.gov	Dec 14 2024 00:02:00	Water Revenue Bureau, City of Philadelphia Law Department, Tax & Revenue Unit, c/o Pamela Elchert Thurmond, Esquire, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14426576	Email/Text: megan.harper@phila.gov	Dec 14 2024 00:02:00	Water Revenue Bureau, c/o Pamela Elchert Thurmond, Esquire, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14393495	Email/Text: megan.harper@phila.gov	Dec 14 2024 00:02:00	City of Philadelphia, Law Department, Tax Unit/Bankruptcy Group, MSB, 1401 JFK Blvd., 5th Floor, Philadelphia, PA 19102-1595
14432414	+ Email/Text: bankruptcy@cavps.com	Dec 14 2024 00:02:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14393497	+ Email/Text: bankruptcy@consumerportfolio.com	Dec 14 2024 00:02:00	Consumer Portfolio Svc, Attn: Bankruptcy, Po Box 57071, Irvine, CA 92619-7071
14479840	Email/Text: ECMCBKNotices@ecmc.org	Dec 14 2024 00:01:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 551160408
14409517	^ MEBN	Dec 13 2024 23:59:39	PHILA GAS WORKS, 800 W MONTGOMERY AVE, PHILADELPHIA, PA 19122-2898, ATTN: BANKRUPTCY DEPT,3FL
14404051	EDI: PENNDEPTREV	Dec 14 2024 04:58:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946

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14404051

Email/Text: RVSVCBICNOTICE1@state.pa.us

Dec 14 2024 00:02:00

Pennsylvania Department of Revenue, Bankruptcy  
Division PO Box 280946, Harrisburg, PA  
17128-0946

TOTAL: 12

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14479861	*	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 551160408
14434363	##+	Home Credit LLC, 6240 Sprint Parkway, Overland Park, KS 66211-1159

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 12, 2024 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor Wilmington Savings Fund Society FSB, as trustee of Stanwich Mortgage Loan Trust F bkgroup@kmllawgroup.com
JEROME B. BLANK	on behalf of Creditor Wilmington Savings Fund Society et al jblank@pincuslaw.com, mmorris@pincuslaw.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MARIO J. HANYON	on behalf of Creditor Wilmington Savings Fund Society et al wbefc@brockandscott.com, mario.hanyon@brockandscott.com
PAMELA ELCHERT THURMOND	on behalf of BANKRUPTCY GROUP MS CITY OF PHILADELPHIA LAW DEPARTMENT TAX & REVENUE UNIT pamela.thurmond@phila.gov
PAUL H. YOUNG	on behalf of Debtor Elease C Gindraw support@ymalaw.com ykaecf@gmail.com, paullawyers@gmail.com, pyoung@ymalaw.com; youngpr83562@notify.bestcase.com, tkennedy@ymalaw.com , lesliebrown.paralegal@gmail.com, cmccullough@ymalaw.com
THOMAS SONG	on behalf of Creditor Wilmington Savings Fund Society et al tomysong0@gmail.com
THOMAS SONG	on behalf of Creditor Jpmorgan Chase Bank National Association tomysong0@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

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**Information to identify the case:**

Debtor 1	<b>Elease C Gindraw</b>	Social Security number or ITIN xxx-xx-4988
	First Name _____ Middle Name _____ Last Name _____	EIN _____
Debtor 2 (Spouse, if filing)	First Name _____ Middle Name _____ Last Name _____	Social Security number or ITIN _____
		EIN _____
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: <b>19-15948-amc</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Elease C Gindraw

12/12/24

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**